

Tips & Tricks for Health Insurance and Medical Care

In Network- Make sure the place you are going to for health care services are within your network plan. EVEN if they accept your insurance, you may be out of network, meaning your insurance will not help cover the expenses. (In network may be your local area but always check with your insurance company by calling customer service)

Referrals (Sent Out for Services?)- Often if you are going somewhere for a specialty doctor or sent somewhere for testing you may need a referral from your Primary Care Provider to permit your insurance to cover the service. NOTE- this usually comes from a PCP, and you will often be denied if you ask for a referral from Urgent Care or Emergency Care (even if offered urgent care or ER referrals not all specialty doctors and testing facilities accept the referrals)

Record/Affidavit- It is wise to write down specifically what you discuss with your insurance company. To be extra careful you can date and keep a record of all pertinent medical experiences. Sometimes insurance companies have a call record number (if they don't have one then write down the time, name, and date of the phone call). Be sure to ask if they've documented the important information, they told you in your file.

Play it Safe- When it comes to expensive procedures (i.e., MRI's, surgery, etc.) it is wise to have your insurance company check to make sure that the service is covered. If you are going to an important, potentially life changing appointment, it can be helpful to go with a person you trust (if they allow it at the clinic); having another witness gives the patient more power advocating for themselves when the clinic is busy, and the doctors are often rushing.

Medicaid- Many college students and low-income person(s) are eligible for Medicaid which will pay for most of the cost of medical services. You can have Medicaid for a secondary insurance. You can apply for benefits on the MI Bridges website even if you are not sure if you qualify; the worst that will happen is they will deny your claim.

(Benefits are usually based off your household income and among other factors when applying. Medicaid is different from state to state but is generally based off a percentage of the poverty line. This may look like 133% of the federal poverty line. Example 16,000 dollars gross (without tax removed) is the poverty line, thus $1.33 \times 16,000 = \$21,280$ gross annual income for a single person is the income limit).

ACA (subsidies) Tax Exemptions- If you make too much to qualify for Medicaid <https://www.healthcare.gov> is where you can apply to get help paying for a plan if no other insurance is offered to you by other reasonable means (parents, work, etc.). You can create an account and enter your information to apply for what is called a "Tax Exemption." Tax exemptions in this setting can be applied immediately, they are more like a subsidy.

(For instance, somebody making 25-30 thousand dollars gross pay annually may find a plan that cost only 30 dollars per month with reasonable co-pays. Often, the silver plans are the best plans to chose because they offer the biggest subsidies. The number for assistance is 1-800-318-2596 and they are extremely helpful)

Mental Health Services- 211 is the Michigan hotline to connect you with resources in your area. You can find crisis hotlines by calling. Community mental health maybe able to assist you and often has grant money to help at risk individuals, even if they have no insurance. If you are trying to find mental health services they may assign you to a resource specialist, allow you to see their crisis services department, assign you a therapist, etc.

(If you want to speed up the process and you have esoteric insurance(s) you may search on Psychology Today which often advertises new or more updated mental health professionals in your area)

Difficulty Finding PCP or Specialty Doctors? Must Wait Months?

<https://www.zocdoc.com/> is a good resource to start looking for a place that has available appointments. From the website you can copy and paste the doctor/clinic into google and get an idea if they might take your insurance.

(For example, if the clinic is McLaren and you have Blue Cross Complete Medicaid instead of McLaren Medicaid there's a good chance you can move onward with your search)

If you are looking for doctor's that accept Medicaid, especially Specialty Doctors, a good website to try is <https://health.usnews.com/doctors/location-index>

Switching Health Insurance- Often insurance companies will not remove you from your plan until the 1st of a new calendar month. When switching your health insurance, referrals may become invalid.

For Medicaid if you decide to switch your plan, they may make you wait an extra month for your new plan to become effective, even if the plan you previously enrolled in hasn't started yet (A key tip is you can usually still change your PCP at any time, which may speed up process if you need something quick like a referral).

Multiple Insurances-

Step A- For coverage be sure every place you go to accepts your primary insurance and is In Network.

Step B- To have your other insurances pick up the tab, you will need to do repeat the process for Step A.